



MAASAI MARA SACCO SOCIETY LTD

**CORPORATE
STRATEGIC PLAN
2026-2030**

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Slogan: *Jijenge Tujijenge*

ACRONYMS AND DEFINITIONS

Acronym

BOSA	Back Office Services Activities
FOSA	Front Office Services Activities
MMSS	Maasai Mara SACCO Society Ltd
SASRA	SACCO Societies Regulatory Authority

Definitions

Class A members	The founder members
Class B members	Other members or customers who are served under FOSA and who are not founder members

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MESSAGE FROM THE CHAIRPERSON

It is quite pleasurable to present to the membership the Strategic Plan **2026 - 2030** outlining the Vision, Mission, Strategic Goals and the Key Result Areas to realize the SACCO's mandate of empowering members economically.



The process of formulating the new Strategic Plan of Maasai Mara SACCO has given us the opportunity to assess our past failures and successes, determine our vision and future goals appreciating the challenges and strategize on the growth in an attempt to respond to the financial needs of the members. The Strategic Pillars attest to our commitment to embrace technology and uphold the co-operative values of self –help, mutual responsibility, equality and equity, all geared to enhance member experience. During the Strategic Plan implementation period, the SACCO will be pursuing the following Strategic Pillars:

- 1. Membership:** During the Strategic Plan period, we will strive to enhance member experience for membership retention and recruit more members.
- 2. Finance:** Mobilization of more deposits, and timely disbursement of loans with efficient SACCO operations will drive an increase in interest income on loans and interest on deposits and dividends. Improved returns on member savings is the key output in this Strategic Plan period.
- 3. Automation:** Rapid changes in technology and optimum service delivery to members for favorable competitiveness will be enhanced through automation.
- 4. Products:** Diverse financial needs of members will be the basis for continuous research and innovation resulting in development of various products in the Strategic Plan period.
- 5. Governance:** To synchronize service delivery within regulatory framework, a strong governance structure will be put in place since the business of saving and credit is solely based on trust.

In order to implement these Key Result Areas, we will strive to create an enabling environment full of trust with members in which the human, financial and ICT resources will be appropriately allocated and deployed to drive the SACCO's growth. The Strategic Plan represents the concerted

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efforts of the SACCO members whose invaluable input has been incorporated. Allow me to take this opportunity to thank all members for giving us their views during the process of data collection, the Staff, Management Committee, and Supervisory Committee for their participation in the development of the Strategic Plan.

It is my belief that with the support of SACCO members, Management Committee, Committed Staff and Stakeholders, the goals we aspire to accomplish will in time translate into milestones of which we shall be proud of. By saving with Maasai Mara Sacco, we are investing in a better economic environment of the members. I invite every member to join hands together and grow together with the SACCO.

May I thank you heartily for taking a deliberate decision to save and invest in the growth of Maasai Mara SACCO Society Ltd as we rally in the Sacco Motto, ***Jijenge Tujijenge!***

Makwata Harun, PhD.
Chairman
August 2025

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MESSAGE FROM THE MANAGER



Dear Members, Partners, and Stakeholders,

It gives me great pleasure to introduce to you the Maasai Mara SACCO Society Ltd Strategic Plan for the period **2026 to 2030**. This strategic blueprint represents our shared Vision, our renewed commitment, and our collective ambition to grow stronger, serve better, and remain relevant in a rapidly evolving financial landscape. Over the years, Maasai Mara SACCO Society Ltd has made significant strides in deepening financial inclusion, enhancing member empowerment, and building institutional resilience. As we embark on this new strategic cycle, we do so with valuable lessons from our past, a clear understanding of our present, and a bold vision for our future.

The Strategic Plan 2026–2030 is anchored on five key strategic pillars:

- 1. Membership**
- 2. Financial**
- 3. Automation**
- 4. Product**
- 5. Governance**

These pillars will guide us in strengthening our systems, diversifying our products, embracing technology, and enhancing member satisfaction. This Plan is not just a document, it is a call to action; a roadmap for each of us namely: Staff, Management Committee, Supervisory Committee, Members, and Stakeholders to play our part in transforming Maasai Mara SACCO Society Ltd into a modern, dynamic, and competitive financial institution.

I wish to thank all who contributed to the development of this Strategic Plan. Your insights, ideas, and feedback have shaped a strategic direction that is both ambitious and achievable.

Let us journey together into this new phase with unity, integrity, and determination.

Jijenge Tujijenge!

Matthew Maithya CPA(K)

SACCO Manager

August 2025

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1.0 SUMMARY OF OUR STRATEGIC PLAN:2026-2030

1.1 Introduction

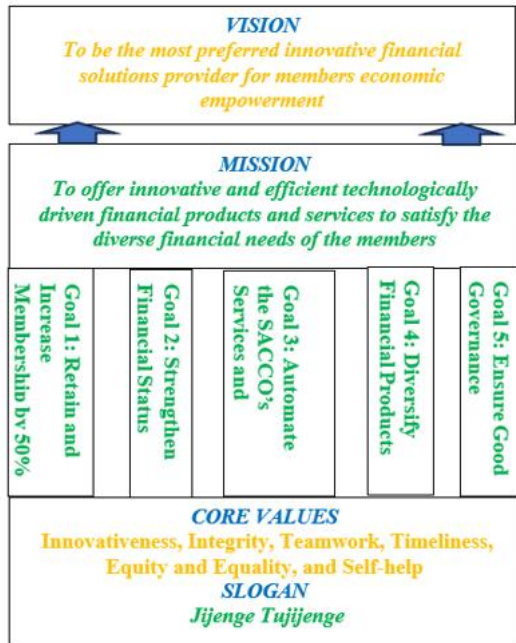
According to Winston Churchill, the late Prime Minister of the United Kingdom, “*He who fails to plan is planning to fail*”, words which were re-emphasized by the late management guru, Peter Drucker, who once said: “*People in any organization are always attached to the obsolete-the things that should have worked but did not, the things that once were productive and no longer are*”. All what the two gurus are advocating for is a guided change which drives corporate development and survival. Hence, many of the blue-chip companies in Kenya and outside Kenya craft their change pathways by developing and implementing strategic plans; and this, they do with a lot of success. Take an example of Safaricom PLC in Kenya where during its formation in 1997, very few people in Kenya took it seriously, and now? The company has been always ahead of the pack with 45, 077,491 subscribers by June 2024 against Airtel with 20,293,643, and Telkom with 1,478,668. And not to mention, Safaricom is the most profitable company in Kenya with KSh 68.6 billion profit after tax by 2025. All these achievements of Safaricom PLC are as result of transformative strategic planning which has opened its eyes to business opportunities in an oligopolistic telecommunication industry.

The banking industry, in which Maasai Mara SACCO Society Ltd operates, is very competitive! The customers have alternatives for the satisfaction of their financial needs. These needs keep on changing, and so are the value propositions from the actors in the banking industry. Amidst all these competitions, banks and SACCOs with superior value propositions have always won the competition while those with weak value propositions have not lived to see the next day in business; they have been pushed to the peripheries of the “business dump sites”. Understanding all these well, and with an urge for serious transformative growth, Maasai Mara SACCO Society Ltd made a decision to go the strategic planning way where in the month of June-July 2025, it developed its 5 Years Strategic Plan: 2026-2030. The Strategic Plan is expected to give the SACCO a clear purpose and direction of its business as well as gluing the courage and efforts of the Management Committee, Supervisory Committee, Staff, and Members and other stake holders round the unique value proposition envisaged in the Strategic Plan.

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1.2 The Strategy House

The 5 Years Strategic Plan: 2026- 2030 is driven by a realistic, yet ambitious **Strategy House**:



If the Strategic Plan is implemented and monitored efficiently and effectively, the SACCO is determined to achieve its “**Grand Growth Strategy**” by achieving the:

- **Vision**
- **Mission**
- **Core Values**
- **The Five Goals: Goal 1, Goal 2, Goal 3, Goal 4, and Goal 5**
- **Growth in Net Interest Income and Other Incomes, Total Operating Expenses, and Surplus.**

1.3 The Strategic Plan:2026-2030 Development Process

Strategic Plan development is a consultative process where the views of the Members, Staff, Management and Supervisory Committees and any other relevant stakeholders are collected to inform the development. This creates ownership and impetus to pursue the vision, mission and strategic goals. Hence, the process was undertaken in two phases:

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Phase1: Collection of feedback from the members

Data was collected from 38 (5 %) of 400 conveniently sampled members through online link on 11th and 12th June 2025 using descriptive survey. The data was analyzed through excel and the feedback summarized in a report which contributed a lot during the Strategic Plan development.

Phase 2: Strategic Planning Development Workshop

A Strategic Plan development workshop was conducted on 10th June 2025 in Enkipai Hill Hotel, Narok Town and from 16th- 20th June 2025 in Grand Tiara Hotel, Naivasha Town. Through presentation, plenary discussions, group assignments, group discussions, and questions and answers **Vision, Mission, and Slogan** were developed and agreed on;



Situation analysis focusing on Product, Membership, Financial Performance, Stakeholders, Competitors, SWOT and PESTEL was undertaken; five (5) Strategic Pillars (Key Result Areas/Key Success Factors) were identified as the most significant to ensure the grand growth of the SACCO. These pillars are:

- 1. Membership**
- 2. Finances**
- 3. Automation**
- 4. Product**
- 5. Governance**

From the five (5) Strategic Pillars, five (5) goals, respective objectives, strategies, activities, performance indicators, timeframe, budgets, responsibilities and financial projections were developed.

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1.4 The five Strategic Goals and respective Strategic Objectives

Goal 1: Retain and Increase Membership by 50%

- Objective 1: To recruit 10% new members per year
- Objective 2: To reduce member withdrawals to 1% p.a.
- Objective 3: To open common bond by 31st December 2027
- Objective 4: To reactivate at least 30% of the dormant members p.a.
- Objective 5: To recruit at least 5 corporate entities p.a.

Goal 2: Strengthen Financial Status

- Objective 1: To increase interest income before interest expense and tax from BOSA by 26% p.a. and from FOSA by 10% p.a.
- Objective 2: Increase the loan book by 5% p.a.
- Objective 3: To grow non-interest income on Entrance Fees by 10% p.a. while for the other incomes by 100% p.a.
- Objective 4: To increase the interest on member deposit & dividend payout by 1% p.a.
- Objective 5: To maintain the Expenditure- Income ratio below 60% p.a.
- Objective 6: To comply with SASRA prudential ratio by 2026
- Objective 7: To increase the members' deposits by 15% p.a.
- Objective 8: To recruit two staff per year for 3 years-2027, 2028 and 2029
- Objective 9: To ensure the "Portfolio At Risk" for loans is less than 5%
- Objective 10: To procure the SACCO office by 2027

Goal 3: Automate the SACCO's Services and Financial Products

- Objective 1: To digitalize core SACCO services and financial products by December 2028
- Objective 2: To launch a secure mobile and web-based financial services by March 2027

Goal 4: Diversify Financial Products

- Objective 1: To introduce at least two new member-centered financial products per year
- Objective 2: To roll out digital financial products tailored to the informal sector and gig economy by September 2030

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Goal 5: Ensure Good Governance Structures

- Objective 1: To establish a new organogram by 31st December, 2026
- Objective 2: To ensure continuous compliance in the SACCO operations
- Objective 3: To improve human resource productivity continuously

This Strategic Plan is divided into eight chapters as follows: -

- Chapter 1: Background of Maasai Mara SACCO Society Ltd
- Chapter 2: Risk Assessments
- Chapter 3: Situation Analysis
- Chapter 4: Strategic Position and Key Result Areas
- Chapter 5: Strategic Goals, Objectives and Strategies
- Chapter 6: Implementation Matrix (Action Plan-Goals, Objectives and Strategies)
- Chapter 7: Financial Projections
- Chapter 8: Strategic Plan Implementation

2.0 CONCLUSION

To conclude, to ensure the Vision, Mission, Strategic Goals and Strategic Objectives are achieved within the Strategic Plan period, the Strategies and Actions in this Strategic Plan will be implemented aggressively. In addition, the SACCO will ensure close monitoring and evaluation of performances, teamwork and commitment from Staff, Management Committee, Supervisory Committee Members and individual members/Customers.

3.0 MANAGEMENT COMMITTEE APPROVAL OF THE STRATEGIC PLAN:2026-20230

This Strategic Plan is approved under the **Minute Number: ...**

APPROVED BY:

Signature:

Date.....

Name.....

Chairman

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Signature:

Name.....

Date.....

Vice Chairman

Signature:

Name.....

Date.....

Hon. Secretary

Signature:

Name.....

Date.....

Treasurer

Signature:

Name.....

Date.....

Manager

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